

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on July 9, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Herbert E. Withers III
aka Herbert E. Withers, aka Herbie E. Withers
7500 Hawthorne Avenue
Henrico, VA 23227

Case Number: 14-33679-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-3823

Attorney for Debtor(s) (name and address):

Pia J. North
North & Associates, P.C.
5913 Harbour Park Drive
Midlothian, VA 23112
Telephone number: 804-739-3700

Bankruptcy Trustee (name and address):

Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **August 28, 2014**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **November 26, 2014**

For a governmental unit: **January 5, 2015**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: October 27, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **October 1, 2014**

Time: **11:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: July 10, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Herbert E. Withers, III
 Debtor

Case No. 14-33679-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
 Form ID: B9I

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Jul 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2014.

db +Herbert E. Withers, III, 7500 Hawthorne Avenue, Henrico, VA 23227-1832
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 12448804 +AIT Laboratories, 2265 Executive Drive, Indianapolis, IN 46241-4352
 12448806 +Bill Me Later, P. O. Box 105658, Atlanta, GA 30348-5658
 12448807 +Bill Me Later c/o Ken Mudrick, 101 Schilling Rd, Hunt Valley, SU 21031-1104
 12448815 +CJW Center, P.O. Box 740760, Cincinnati, OH 45274-0760
 12448813 Check Care Systems, Post Office Box 90012-C, Richmond, VA 23225-9012
 12448816 +Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443
 12448817 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
 12448818 +County of Essex PP, Anne L. Taylor - Treasurer, P.O. Box 489, Tappahannock, VA 22560-0489
 12448821 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, Attn: System Credit,
 Post Office Box 26666, Richmond, VA 23261)
 12448823 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 12448825 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solution, 9701 Metropolitan Ct, Suite B,
 Richmond, VA 23236-3662)
 12448826 +Gdyr/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 12448827 +Glasser & Glasser, 580 East Main Street, Suite 600, Norfolk, VA 23510-2322
 12448828 +Glasser & Glasser, P.L.C., P. O. Box 3400, Norfolk, VA 23514-3400
 12448830 +Gold's Gym, c/o Motionsoft, Post Office Box 72609, Rosedale, MD 21237-8609
 12448831 +Hanover Air Systems, Inc., 11262 Air Park Road, Ashland, VA 23005-3435
 12448832 +Henrico County Circuit Court, Post Office Box 27032, Richmond, VA 23273-7032
 12448833 +Insight Physicians, Post Office Box 9577, Richmond, VA 23228-0577
 12448851 +Jean Withers, 8374 Studley Rd, Mechanicsville, VA 23116-2844
 12448838 +National Recoveries, 14735 Highway 65 N E, Ham Lake, MN 55304-4886
 12448839 +Nca, P.O. Box 550, 327 West Fourth St, Hutchinson, KS 67501-4842
 12448803 +North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112-2163
 12448840 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
 12448841 +Patient First, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263
 12448835 +Ronald Jessup, DDS, 411 E. Franklin Ste 600, Richmond, VA 23219-2200
 12448842 +Seterus Inc, 14523 Sw Millikan Suite 200, Beaverton, OR 97005-2352
 12448843 +Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035
 12448844 +Step One, LLC, 2303 Edenbrook Drive, Henrico, VA 23228-3009
 12448845 #+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 12448846 +United Collection Buruea, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
 12448848 Virginia Employment Comm. BKY, Accounts Receivable Dpt Rm 300, P.O. Box 1358,
 Richmond, VA 23218-1358
 12448849 +Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 12448850 +Wells Fargo, Bankruptcy Notice, PO Box 53439, Phoenix, AZ 85072-3439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: help@pianorth.com Jul 11 2014 01:58:43 Pia J. North, North & Associates, P.C.,
 5913 Harbour Park Drive, Midlothian, VA 23112
 12448805 E-mail/Text: bankruptcy@bbandt.com Jul 11 2014 01:59:09 Bb&T, Po Box 1847,
 Wilson, NC 27894
 12448809 E-mail/Text: bankruptcy@bbandt.com Jul 11 2014 01:59:10 Branch Banking & Trust Co,
 R Matthew Hall, Reg Agent, 823 E Main St, 11th Floor, Richmond, VA 23219
 12448808 +E-mail/Text: bankruptcy@bbandt.com Jul 11 2014 01:59:09 Branch B&T, P.O. Box 2306,
 Wilson, NC 27894-2306
 12448810 +EDI: CAPITALONE.COM Jul 11 2014 01:43:00 Capl/Bstby, Po Box 5253,
 Carol Stream, IL 60197-5253
 12448811 +EDI: CAPITALONE.COM Jul 11 2014 01:43:00 Capital One, PO Box 85617,
 Richmond, VA 23285-5617
 12448812 +EDI: CHASE.COM Jul 11 2014 01:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 12448814 +Fax: 602-659-2196 Jul 11 2014 03:17:28 Check Systems, 7805 Hudson Rd. Suite 100,
 Woodbury, MI 55125-1703
 12448819 E-mail/Text: bankruptcy@co.henrico.va.us Jul 11 2014 01:59:55 County of Henrico PP,
 Dept of Finance, Post Office Box 27032, Richmond, VA 23273-7032
 12448820 +EDI: CREDITFIRST.COM Jul 11 2014 01:43:00 Credit First N A, 6275 Eastland Rd,
 Brookpark, OH 44142-1399
 12450453 EDI: IRS.COM Jul 11 2014 01:43:00 IRS, P.O. Box 21126, Philadelphia, PA 19114
 12448834 EDI: IRS.COM Jul 11 2014 01:43:00 Internal Revenue Service, Centralized Insolvency Unit,
 P O Box 7346, Philadelphia, PA 19101-7346
 12448836 +E-mail/Text: ebnsterling@weltman.com Jul 11 2014 01:59:20 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 12448837 +EDI: CBSKOHL'S.COM Jul 11 2014 01:43:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 12448847 +EDI: AFNIVERIZONE.COM Jul 11 2014 01:43:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 15

District/off: 0422-7

User: bullockn
Form ID: B9I

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Total Noticed: 50

Date Rcvd: Jul 10, 2014

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12448829 GNC
12448822* ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Virginia Power, P. O. Box 26543, Richmond, VA 23290)
12448824 ##+First Credit Services, Inc., One Woodbridge Center, Suite 410, Woodbridge, NJ 07095-1151
TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 10, 2014 at the address(es) listed below:

Pia J. North on behalf of Debtor Herbert E. Withers, III
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co
Robert E. Hyman station08@ricva.net, ecfsunmary@ricva.net

TOTAL: 2